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**Executive Office  
MEMORANDUM**

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**To:** Jacinta Maguire, Ishan Ratnam, Roland Theiler, Tim Barnett, Mark MacKay, Cori Cairns, Shannon Blake

**Copy:** Xavier Walsh, Lonnie Bossi, Alan McGregor, Joshua Preston, Stephen Hancock, David Brown, Nick Stokes, Jan Williamson

**From:** Barry Felstead

**Date:** Wednesday 8 April 2020

**Subject:** **Prohibition on Third-Party Payments**

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Crown is committed to continually reviewing and enhancing its Customer Due Diligence control measures. As part of this ongoing commitment we have reviewed our practices regarding transfer and receipt of funds, particularly with regard to the way our customers can remit, transfer, deposit and/or withdraw funds in and out of their Crown deposit accounts or between Crown deposit accounts.


As a result, please be advised that effective immediately Crown will no longer make or receive payments to or from third parties. We note this change applies to all local, domestic and international customers who should be advised accordingly.

We note however that payments from a junket operator's deposit account with Crown to a key player remain permissible provided the proposed transfer of funds is consistent with or match the key player's gaming activity recorded under the relevant junket program.

In the event that a customer approaches Crown requesting to transfer money to a third party, or requesting that a third party transfer money to Crown, prior written approval of the Chief Operating Officer (Melbourne, Perth or Sydney) and the Group General Manager, Anti-Money Laundering will be required.

Please distribute this memorandum to all members of your teams and take any necessary steps to ensure relevant processes are implemented in accordance with this practice.

Regards,



**Barry Felstead**  
**Chief Executive Officer – Australian Resorts**

(Sent via electronic mail)